

Information to identify the case:

Debtor 1	Wael Y Musallam	Social Security number or ITIN xxx-xx-5290
	First Name Middle Name Last Name	
Debtor 2	Angela M. Musallam	EIN -----
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-6569
United States Bankruptcy Court District of New Jersey		
Case number: 16-24618-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Wael Y Musallam

Angela M. Musallam

11/23/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Wael Y Musallam
 Angela M. Musallam
 Debtors

Case No. 16-24618-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db/jdb	+Wael Y Musallam, Angela M. Musallam, 14 Andrew Court, Glassboro, NJ 08028-2938
516314477	+CCAP Auto Lease LTD, P.O. Box 961272, Fort Worth, TX 76161-0272
516412259	Ditech Financial LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
516314480	Ditech Financial LLC - Bankruptcy Dept, P.O. Box 44265, Jacksonville, FL 32231-4265
516314481	+Fred C. Haddad DMD LLC, 477 Greentree Road, Sewell, NJ 08080-9339
516314482	+Kennedy University Hospital, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2054
516314483	Nissan Motor Acceptance Corporation, Bankruptcy Department, P.O. Box 660366, Dallas, TX 75266-0366
516314486	Vernose & McGrath Otolaryngology Assoc, 1841 South Broad Street, Philadelphia, PA 19148-2115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2016 22:53:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2016 22:53:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: WFFC.COM Nov 23 2016 22:38:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
516314475	EDI: TSYS2.COM Nov 23 2016 22:38:00 Barclay Card, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
516314476	+EDI: CAPITALONE.COM Nov 23 2016 22:38:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
516314478	+EDI: CHASE.COM Nov 23 2016 22:43:00 Chase Bank USA, NA, P.O. Box 15298, Wilmington, DE 19850-5298
516314479	EDI: CITICORP.COM Nov 23 2016 22:38:00 CitiBank, P.O. Box 6241, IBS CDV Disputes, Sioux Falls, SD 57117-6241
516376657	EDI: RMSC.COM Nov 23 2016 22:38:00 SynchroNy Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516314484	+EDI: TDBANKNORTH.COM Nov 23 2016 22:38:00 TD Bank N.A., 32 Chestnut Street, Lewiston, ME 04240-7799
516314485	EDI: TDBANKNORTH.COM Nov 23 2016 22:38:00 TD Bank NA, P.O. Box 219, Lewiston, ME 04243-0219
516314487	EDI: WFFC.COM Nov 23 2016 22:38:00 Wells Fargo Dealer Services, Attn: Correspondence - MAC T9017-026, P.O. Box 168048, Irving, TX 75016-8048
	TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Andrew Sklar	andy@sklarlaw.com,
	NJ43@ecfcbis.com;dolores@sklarlaw.com;sklar@remote7solutions.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
	bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services mortonlaw.braig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Robert Braverman	on behalf of Debtor Wael Y Musallam robert@bravermanlaw.com

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Robert Braverman on behalf of Joint Debtor Angela M. Musallam robert@bravermanlaw.com
TOTAL: 5